

<i>SERFF Tracking Number:</i>	<i>ELAS-125737628</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AXA Equitable Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39663</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>08-200 - Actuarial Material Informational Filing</i>		
<i>Project Name/Number:</i>	<i>08-200 - Actuarial Material Informational Filing/08-200 - Actuarial Material Informational Filing</i>		

Filing at a Glance

Company: AXA Equitable Life Insurance Company

Product Name: 08-200 - Actuarial Material Informational Filing SERFF Tr Num: ELAS-125737628 State: ArkansasLH

TOI: L06I Individual Life - Variable	SERFF Status: Closed	State Tr Num: 39663
Sub-TOI: L06I.002 Single Life - Flexible Premium	Co Tr Num:	State Status: Filed-Closed

Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Authors: Audrey Arnold, Samra Mekbeb, Roxanne Persaud, Sabrena Lallmohamed	Disposition Date: 07/24/2008
	Date Submitted: 07/17/2008	Disposition Status: Accepted For Informational Purposes
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: 08-200 - Actuarial Material Informational Filing	Status of Filing in Domicile: Not Filed
Project Number: 08-200 - Actuarial Material Informational Filing	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 07/24/2008	
State Status Changed: 07/24/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Please see cover letter for details	

SERFF Tracking Number: ELAS-125737628 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 39663
Company Tracking Number:
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: 08-200 - Actuarial Material Informational Filing
Project Name/Number: 08-200 - Actuarial Material Informational Filing/08-200 - Actuarial Material Informational Filing

Company and Contact

Filing Contact Information

Estella A. Devian, Vice President
1290 Avenue of the Americas, 14th Floor
New York, NY 10104
estella.devian@axa-financial.com
(212) 314-2921 [Phone]
(212) 707-7493[FAX]

Filing Company Information

AXA Equitable Life Insurance Company
1290 Avenue of the Americas, 14-10
New York,, NY 10104
(212) 314-2921 ext. [Phone]
CoCode: 62944
Group Code: 968
Group Name:
FEIN Number: 13-5570651

State of Domicile: New York
Company Type: LIFE Insurance
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: Insert Data Page.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AXA Equitable Life Insurance Company	\$20.00	07/17/2008	21464538

SERFF Tracking Number: ELAS-125737628 State: Arkansas

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		07/24/2008	07/24/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	07/18/2008	07/18/2008	Roxanne Persaud	07/18/2008	07/18/2008

SERFF Tracking Number: ELAS-125737628 *State:* Arkansas
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Disposition

Disposition Date: 07/24/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ELAS-125737628 State: Arkansas

Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 39663

Company Tracking Number:

TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium

Product Name: 08-200 - Actuarial Material Informational Filing

Project Name/Number: 08-200 - Actuarial Material Informational Filing/08-200 - Actuarial Material Informational Filing

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Cover Letter		Yes
Form	Individual Variable Universal Life Insurance Policy Insert Page		Yes

SERFF Tracking Number: ELAS-125737628 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 39663
Company Tracking Number:
TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
Product Name: 08-200 - Actuarial Material Informational Filing
Project Name/Number: 08-200 - Actuarial Material Informational Filing/08-200 - Actuarial Material Informational Filing

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/18/2008
Submitted Date 07/18/2008
Respond By Date
Dear Estella A. Devian,

This will acknowledge receipt of the captioned filing.

Objection 1

- Certification/Notice (Supporting Document)
- Application (Supporting Document)
- Life & Annuity - Acturial Memo (Supporting Document)
- Individual Variable Universal Life Insurance Policy Insert Page (Form)

Comment: Cover letter was not attached to filing.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/18/2008
Submitted Date 07/18/2008

Dear Linda Bird,

Comments:

Response 1

Comments: Attached please find cover letter that was inadvertently omitted from the filing. We apologize for the inconvenience.

Related Objection 1

Applies To:

- Certification/Notice (Supporting Document)

SERFF Tracking Number: ELAS-125737628 State: Arkansas
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- Application (Supporting Document)
- Life & Annuity - Actuarial Memo (Supporting Document)
- Individual Variable Universal Life Insurance Policy Insert Page (Form)

Comment:

Cover letter was not attached to filing.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Cover Letter

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Audrey Arnold, Roxanne Persaud, Sabrena Lallmohamed, Samra Mekbeb

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Company Tracking Number:

TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium

Product Name: 08-200 - Actuarial Material Informational Filing

Project Name/Number: 08-200 - Actuarial Material Informational Filing/08-200 - Actuarial Material Informational Filing

Form Schedule

Lead Form Number: 08-200

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	08-200	Policy/Contract/Individual Insurance Certificate: Amendment, Insert Page, Endorsement or Rider	Individual Variable Universal Life Insurance Policy	Revised	Replaced Form #: 08-200 Previous Filing #: 08-200	0	IL Optimizer Policy Form 08-200 Page 4 cond't.pdf

POLICY INFORMATION CONTINUED – POLICY NUMBER XX XXX XXX

—TABLE OF SURRENDER CHARGES—
FOR THE INITIAL BASE POLICY FACE AMOUNT

<u>BEGINNING OF POLICY YEAR</u>	<u>CHARGE</u>	<u>BEGINNING OF POLICY YEAR</u>	<u>CHARGE</u>
1	\$ 1,686.58	7	\$1,264.43
2	1,674.44	8	1,084.20
3	1,658.71	9	877.13
4	1,604.11	10	579.74
5	1,496.87	11 and later	00.00
6	1,385.32		

A SURRENDER CHARGE WILL BE SUBTRACTED FROM YOUR POLICY ACCOUNT IF THIS POLICY IS GIVEN UP FOR ITS NET CASH SURRENDER VALUE WITHIN THE FIRST TEN POLICY YEARS. THE SURRENDER CHARGE IN THE FIRST POLICY MONTH OF EACH POLICY YEAR IS SHOWN IN THE TABLE ABOVE. THE SURRENDER CHARGE DECLINES UNIFORMLY IN EQUAL MONTHLY AMOUNTS WITHIN EACH POLICY YEAR UNTIL IT REACHES ZERO IN THE TWELFTH MONTH OF POLICY YEAR TEN.

THIS TABLE ASSUMES NO FACE AMOUNT INCREASES. ADDITIONAL SURRENDER CHARGES MAY APPLY FOR CERTAIN FACE AMOUNT INCREASES. SEE THE “SURRENDER CHARGES” PROVISION OF THIS POLICY FOR A DESCRIPTION OF CHANGES TO SURRENDER CHARGES FOR A FACE AMOUNT INCREASE.

IF THE BASE POLICY FACE AMOUNT IS REDUCED WITHIN THE FIRST TEN POLICY YEARS OR WITHIN TEN YEARS FOLLOWING A FACE AMOUNT INCREASE, A SURRENDER CHARGE WILL BE DEDUCTED FROM YOUR POLICY ACCOUNT. SEE THE “SURRENDER CHARGES” PROVISION OF THIS POLICY FOR A DESCRIPTION OF THE SURRENDER CHARGE DEDUCTED FOR A FACE AMOUNT REDUCTION.

(IL OPTIMIZER)

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter

07/18/2008

Comments:

Attachment:

AR Informational Filing Letter.pdf



VIA SERFF

Estella A. Devian, Vice President
Telephone (212) 314-2921
Facsimile (212) 707-7493
estella.devian@axa-equitable.com

July 17, 2008

The Honorable, Mike Pickens
Insurance Commissioner
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

RE: AXA Equitable Life Insurance Company (AXAEQ)
AXA Equitable's FEIN: 13-5570651
AXA Equitable's NAIC #: 0968-62944
Corrective Filing for Information Purposes:
Form 08-200 - Individual Variable Universal Life Insurance Policy
SERFF Tracking Number: ELAS-125737628

Dear Commissioner:

We are filing for informational purposes corrective material, as described below, for use with policy form **08-200**, which was approved by your Department on May 2, 2008. SERFF Tracking Number: ELAS-125599597. Please be advised that we have not yet issued this policy.

Corrected Policy Page

We enclose one illustrative insert page, which replaces the corresponding page included in the originally submitted policy. This enclosed Page 4--Continued reflects a revised "Table of Surrender Charges for the Initial Base Policy." No other changes have been made to the policy.

Corrected Actuarial Basis Memoranda

We also enclose a replacement Actuarial Basis Memorandum for the approved policy. Changes from the original appear in Section V, Method of Computation of Policy Account and Cash Surrender Values, and in Appendix III.

We are sorry for this inconvenience, and we assure the Department that all other information of the approved policy submission is correct and that there are no other changes to the submission.

The filing fee of \$20.00 will be sent via SERFF's EFT process.

Please call me collect at (212) 314-2921 or Myra Zimmerman at (212) 314-4817 if you have any questions or need additional information regarding this filing.

Sincerely,

A handwritten signature in cursive script that reads 'Estella A. Devian'.

Estella A. Devian
Vice President